

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

ROBERT O. JACKY
MARY LINDA JACKY
Debtor(s)

Case No. 18-10836TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/21/2018.
- 2) The plan was confirmed on 09/26/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 05/10/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 09/22/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,397.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$38,922.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$38,922.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,700.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,919.41
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,619.41**

Attorney fees paid and disclosed by debtor: \$300.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP	Priority	0.00	0.00	0.00	0.00	0.00
AMERICAN HONDA FINANCE CORP	Unsecured	0.00	3,660.86	3,660.86	0.00	0.00
BANK OF AMERICA NA**	Unsecured	19,920.00	20,172.30	20,172.30	0.00	0.00
BRANCH BANKING&TRUST CO/BB&T	Unsecured	NA	180.46	180.46	0.00	0.00
BRANCH BANKING&TRUST CO/BB&T	Unsecured	3,049.02	3,149.44	3,149.44	0.00	0.00
CAPITAL ONE NA**	Unsecured	181.20	263.38	263.38	0.00	0.00
CHASE(*)	Unsecured	5,182.98	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	957.46	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Priority	NA	19,105.53	0.00	7,893.76	0.00
HAMMERLEE DENTAL CARE	Unsecured	398.00	398.00	398.00	0.00	0.00
KATHLEEN TUCCI	Unsecured	800.00	NA	NA	0.00	0.00
KEYBANK NA**	Unsecured	775.64	493.47	493.47	0.00	0.00
KEYBANK NA**	Unsecured	3,193.63	3,228.17	3,228.17	0.00	0.00
LL BEAN CARD SVCS	Unsecured	157.22	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	2,719.84	2,686.50	2,686.50	0.00	0.00
MEADVILLE MEDICAL CENTER	Unsecured	75.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	3,940.85	4,064.43	4,064.43	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,486.22	2,555.81	2,555.81	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	862.13	970.27	970.27	0.00	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	140,350.00	138,830.39	0.00	22,168.78	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	0.00	215.59	215.59	0.00	0.00
RENEW FINANCIAL	Unsecured	7,197.02	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS INC	Unsecured	25.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	181.97	574.52	574.52	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$22,168.78	\$0.00
Mortgage Arrearage	\$215.59	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$215.59	\$22,168.78	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$7,893.76	\$0.00
TOTAL PRIORITY:	\$0.00	\$7,893.76	\$0.00
GENERAL UNSECURED PAYMENTS:	\$42,397.61	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,619.41</u>
Disbursements to Creditors	<u>\$30,062.54</u>
TOTAL DISBURSEMENTS :	<u>\$35,681.95</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/22/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.